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ABSTRACT

Given current and projected divorce rates, many people will find themselves faced with being divorced in their later years. To determine if the way of becoming single affects well being, a matched sample of 40 divorced and widowed elderly women were compared. Results showed that the method of becoming single had some differential impact but overall there was little difference between the two groups. The divorced individuals reported a slightly lower level of physical and psychological well being. Children of both groups helped their parents equally. The divorced and widowed showed a similar ranking of consumer concerns, but the divorced elderly were less satisfied with their current financial situation. Results indicated that both groups were highly independent and feared becoming dependent. The data suggest that the post-marriage elderly population as a whole shares similar stresses and concerns. (Author/JAC)

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WELL-BEING OF DIVORCED ELDERLY AND THEIR DEPENDENCY ON ADULT CHILDREN

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Among the demographic changes of the United States population since World War II, the rapid increase in the divorce rate must be considered as one of the most important. The post-war era experienced a divorce boom that occurred at the end of the war when the divorce rate reached a level of 4.3 divorces per 1000 population. The rates, however, quickly returned to similar lower pre-war rates. More recently, the rate of divorce has grown rapidly, reaching a rate of 5.3 per 1000 population in 1979 (U.S. Department of Health and Human Services, 1980). This rate has been sustained for a relatively long period of time and the results have affected many aspects of American life including school systems, social services, legal services, churches, and the attitudes of the general population including expectations for marriage and its duration.

Hypotheses about future trends can be offered, but no way exists for predicting what may exactly happen. Demographic projections can be made for offering implications of future incidence of divorce if a given set of rates remained in effect for a period of time (Weed, 1980). With this method, using 1976-77 rates, it is projected that the proportion of marriages that will end in divorce increases from 29.5 percent for the 1950 marriage cohort to 49.2 percent for the 1973 cohort (Weed, 1980). This confirms other estimates that approximately half the people currently marrying will divorce. The remarriage rate still remains relatively high, with 3 out of 4 divorced persons remarrying within 5 years and 10 percent of American children under 18 living in stepfamilies in 1978 (Glick, 1979). It is estimated that 44 percent of these remarriages will also end with divorce (Glick & Norton, 1977).

Given the current rates of divorce in the United States, many people will find themselves faced with living divorced in their later years. This manuscript will compare a matched sample of elderly divorced and widowed

women. They will be compared on their physical, psychological, social, and consumer well-being.

Matching by age, rural/urban residence, and length of time single post-marriage will help specify if the way of becoming single is a factor determining the state of well-being in previously married elderly women. If statistically significant differences are discovered, this will indicate that the method of becoming single has effects over and above just the state of singlehood in later life. These results will add to the data base of stressor events and their consequences for life during the later stages of the life cycle.

LITERATURE REVIEW

Widowhood, relative to divorce, has better established norms and self-expectations for behavior as well as uniformity of expectations from others. This institutionalization provides a form of social support that is lacking for the divorcee. While widowhood is seen as a normative crisis that may affect well-being in later life (Parkes, 1973; Datan & Ginsberg, 1975; Palmore, Cleveland, Nowlin, Ramm & Siegler, 1979) due in part to adjustment to a single lifestyle and all its concomitant variables such as unhappiness, loss of self-esteem, withdrawal, general decline, desolation, loneliness, and economic insecurity (Butler, 1975; Datan & Ginsberg, 1975; Rosow, 1973), little research has been conducted on the consequences of divorce during the later stages of life (see for example, Kitson, Lopata, Holmes & Meyering, 1980; Ward, 1979; Trudgeon, 1978; Deckert & Langelier, 1978), especially for physical, psychological, social, and consumer well-being. In general there are more physical and mental health problems among the divorced than the widowed (Gove, 1972, 1973). Ward (1979) notes that the divorced, especially males, are a vulnerable segment of the older population.

Kitson et al. (1980) report that when adjustments are made for age, older divorcees feel more restricted in their social relationships, experience discrimination, and a sense of alienation based on their divorced status. The authors conclude that being divorced is still a stigmatized status.

The older divorcee, due to her sense of restricted relationships with others, seeks and receives less social support. Social supports ease adjustment to divorce (Raschke, 1977; Weiss, 1975) and widowhood (Clayton, Halikas and Maurice, 1972). In addition, divorcees are more ambivalent toward their ex-spouses (Kitson, et al., 1980). Other research concludes that for both divorced and widowed, ambivalence about the departed spouse can create long-term adjustment difficulties (Weiss, 1975; Parkes, 1973; Greenblatt, 1978). Kitson et al. (1980) suggest that the divorcee's adjustment to her new status is more difficult than that of the widow.

SAMPLE AND METHODOLOGY

This will be an exploratory analysis due to the dearth of published studies on divorced elderly. These data were gathered as part of a larger study. The sample was selected to be representative of the population that belongs to senior citizen centers in the United States. A quota sampling procedure was used to select individuals from membership rosters of senior citizen centers in four geographic locations: Salt Lake City and Denver representing urban areas, and Southern Utah and Southwestern Montana representing rural areas. (For more information concerning the sample and its representativeness, see Burton & Hennon, 1980; Hennon, Mayer & Burton, 1981; Burton & Hennon, 1981.) For this manuscript, a subsample of divorced and widowed women are matched by age, rural/urban residence, and length of time single since the termination of the marriage.

The face to face interview was selected as the method of data collection for this study. Kerlinger (1972) states that although the self-administered questionnaire does have certain advantages such as uniformity, and that, if

anonymous, it encourages honesty and frankness, the face to face interview is probably superior to the self-admnistered questionnaire for gathering information. The flexibility of the interview enables the interviewer to reword questions when necessary. In addition, some persons are more willing to answer questions orally (Craig & Leroy, 1979). Finally, the interview technique seemed especially appropriate for the elderly, some of whom may have had trouble reading and/or writing.

Several forms of the interview instrument used in this study were pilot tested with members of senior citizen centers in Salt Lake City. The interviewers for the final data gathering were gerontology students from four colleges and universities located near the centers where the interviews were conducted. Each interviewer participated in an intensive one-day training program conducted by the project staff, and was provided with a twenty-four page interviewer's guide to provide consistency in the interviewing process. This guide described in detail the purpose of each question in the interview instrument and the manner in which the responses were to be recorded.

The subjects were requested by phone to participate in the interview and during this call an interview appointment was arranged. Not all those called were interviewed due to quota sampling, however, no one declined to be interviewed. The interviews were conducted individually in the subjects' homes or in private rooms at the centers. The interviewees were assured of anonymity of the interviews. Three hundred twenty-two usable interviews were obtained from January to March 1977, of which 40 (20 each from divorced and widowed women respondents) are used for the analysis reported here.

The sample is composed of women with an approximate mean age of 69 who have been single post-marriage for an average of approximately 20 years. The divorced were married an average of 18 years while the widowed were married a significantly longer time ($\bar{x}$ = 26.5). The divorced averaged 49

years of age at the time of their divorce while the widowed averaged 55 years of age at the time of their husband's death. The range of age at the time of divorce to present age is a 61 year old divorced at 29 to a 90 year old divorced at 85. Thirteen were divorced before their 55th birthday and 4 were divorced after their husbands had retired. The range of age of widowhood to present age is a 68 year old widowed at 36 to an 88 year old widowed at 78. Seven were widowed before their 55th birthday and only 3 had husbands who were retired at the time of their death.

Sixty-five percent lived in urban areas, with a moderate difference in their total annual incomes between the divorced and widowed ($\bar{x}$'s = $4849 vs. $6543; $p = .09$). Eighty-five percent were retired from a job, while 25 percent were still employed to some extent. Their present or previous (for those retired) occupations ranged from unskilled labor to professional and proprietors of midsized businesses.

Their husbands' occupations and education ranged from unskilled labor to professionals and proprietors of large businesses, and from grade school education to graduate and professional degrees. The respondents' education levels ranged from grade school to graduate degrees. The widowed group had a higher percentage of college degrees than the divorced group (40 percent in the widowed group vs. 25 percent in the divorced group). Forty-one percent of the entire sample was Protestant, 32 percent was Mormon, 24 percent was Catholic, and one person was Jewish. Table one reports selected characteristics of the sample.

TABLE ONE ABOUT HERE

The key variables of physical, psychological, social and consumer well-being and dependency are indexed as follows:

PHYSICAL WELL-BEING: One self-report item on the respondent's health was included in the interview:

1. We would also like you to indicate what you feel is your general state of health. Excellent to bad on a 5-point scale with a higher score indicating better health.

PSYCHOLOGICAL WELL-BEING: The respondents were asked a series of questions that index psychological well-being. Each of these will be analyzed separately:

1. To what extent do you feel that you can control how happy and satisfying your life is now? Very little, somewhat, a lot.
2. To what extent do you feel that no one cares what happens to you? Strongly agrees no one cares to strong disagreement that no one cares on a 5-point scale.
3. A life review was conducted and the respondents were asked to indicate their satisfaction (very to not very on a 5-point scale, higher score indicating more satisfied) with their life in five year increments from age 40 to their present age, with projections into the future.

SOCIAL WELL-BEING: The following items were used to indicate kinship interaction/isolation, and will be analyzed separately:

1. Do you ever help your children or other relatives out financially? Yes, no.
2. How do you help your children or other relatives?
3. Do your children or other relatives ever help you out financially? Yes, no.
4. How do they help?
5. How often do they help?
6. Do you ever exchange financial advice with your children or other relatives? Yes, no.
7. Who gives advice to whom, and under what kinds of conditions?

CONSUMER WELL-BEING: Divorced individuals need to establish new management patterns (Buehler & Hogan, 1980) and the elderly have consumer attitudes amd procedures that were learned perhaps 40-50 years ago. The following series of items and measures index the respondents' consumer well-being:

1. Many people have concerns or worries about money. What are your money concerns or worries?
2. A series of questions were asked about the respondents' consumer concerns relative to 32 consumer areas. These were then rank-ordered as to which areas were of the most pressing concern.
3. The above 32 items were also used to obtain an overall measure of Extent of Consumer Concerns. For each consumer item the respondent could respond if it was of major (3), some (2), or little to no (1) concern to them. These scores were then summed and divided by 32.
4. A life review was conducted and then respondents were instructed to indicate their financial satisfaction (from very satisfied to not very satisfied on a 5-point scale) from age 40 in five-year increments to their present age, with projections into the future.

Several other items were included that could tap any of these four dimensions. These items are:

1. Could you please take a minute to think and tell me what is the single most satisfying thing about your life at the present time?
2. Now could you tell me about the other side of your life, what single thing is the most unsatisfying part of your present life?
3. Along these same lines, what are your biggest needs at the present time?
4. Now let me ask you a question about the future. If worse should come to worst, what is your single greatest worry or fear?

DEPENDENCY: The extent to which the respondent reports dependency upon their adult children was determined as follows:

1. How dependent are you upon other people in deciding how to spend your money? 100-76%, 75-51%, 50-26% or 25-0% dependent?
2. If subject was 26% or more dependent upon another, they were asked, Exactly who do you depend upon for help in making consumer decisions?
3. Why don't you make these decisions?

RESULTS

Results for each of the four dimensions of well-being will be presented separately.

Physical well-being. The divorced individuals report a slightly lower state of general health ($\bar{x}$ = 3.65, SD = .813) than do the widowed ($\bar{x}$ = 3.94, SD = .639), but this difference is not statistically significant (t = 1.23, p = ns).

Psychological well-being. The divorced elderly report a lower level of satisfaction with their life at the present time ($\bar{x}$ = 3.8, SD = 1.105) than do widowed ($\bar{x}$ = 4.1, SD = .832). However, this difference is not statistically significant (t = .96, p = ns). Table two shows the distribution of mean life satisfaction for each subgroup by six age categories. Caution must be exercised when interpreting these findings due to low cell frequencies, but it appears that the divorced are less satisfied until the age of 70 although none of the differences approach statistical significance.

TABLE TWO ABOUT HERE

Respondents were asked the extent to which they believed they could control their own life in terms of happiness and satisfaction. The divorced indicate a lower level of control ($\bar{x}$ = 3.42, SD = .838) than do the widowed ($\bar{x}$ = 3.61, SD = .698), but this is not a statistically significant difference (t = .75, p = ns). The divorced indicate a higher level of alienation or isolation in that their mean score for the item "to what extent do you feel

that no one cares what happens to you?" is higher ($\bar{x}$ = 1.47, SD = .772) than the mean score for the widowed group ($\bar{x}$ = 1.37, SD = .761). However, this difference is not statistically significant (t = -.42, p = ns).

Social well-being. All of the data for this manuscript pertaining to social well-being are measures of kinship interaction, especially exchange of financial advice and wealth.

The divorced women (who have an $\bar{x}$ income of $4849 vs. 6543 for the widowed) are less likely to help their children financially than are the widowed (number that help = 10 and 15 respectively, x^2 = 4.73376, df = 1, p = .05) and are less likely to give only money (1 vs. 7) or gifts (1 vs. 3), but are slightly more likely to provide their house and money (2 vs. 1) or to provide services (1 vs. 0). They are equally likely to provide both gifts and money (4). The children of both groups help out their parents equally (5), but are more likely to give the widowed gifts (3) while giving the divorced gifts and money (2). The children of the widowed help out a little more often (occasionally = 3) than the children of the divorced (rarely = 3).

Widowed respondents are more likely to exchange financial advice with their children (13) than are the divorced (7, x^2 = 5.2347, df = 1, p = .05). Although the flow of exchange is two-way for both groups, it is more so for the divorced group (5 of 7) than the widowed (5 of 12; na = 1). The widowed indicate that they are more likely to have a flow of advice from parent to child (4 vs. 1) and from child to adult (3 vs. 1) than are the divorced.

Consumer well-being. Respondents were asked if they experienced any problems post-divorce/widowhood that they did not experience previously. Twelve of the widowed answered yes, while only 4 of the divorced answered in the affirmative (x^2 = 7.69044, df = 1, p = .01). The divorced respondents said they had problems in the general areas of home repairs (2), housing, and investments, while the widowed listed public transportation, home repairs, and appliance repairs (3 each), mail orders (2) and clothing (1).

However, there is no signficant difference observed between the two groups' means on the Extent of Consumer Concerns Scale (divorced $\bar{x}$ = 1.3266, SD = .240; widowed $\bar{x}$ = 1.3969, SD = .324; t = .78, p = ns).

Table three shows the rank ordering of 32 possible consumer concerns.

TABLE THREE ABOUT HERE

The divorced and widowed exhibit a similar pattern of ranking of consumer concerns (rho = .637; $p < .01$). This indicates that although there are some differences in terms of primacy of concerns (for example, the divorcees' top concerns are utilities, dental, housing, leisure and recreation, clothing, food and telephone, compared to the widoweds' utilities, automobile, health and hospitalization isnurance, home repairs, eye care and government services) there is a high degree of similarity overall.

The divorced elderly are less satisfied with their current financial situation ($\bar{x}$ = 3.10, SD = .968) than are the widowed ($\bar{x}$ = 3.75, SD = 1.070; t = 2.01, p = .05). Table two shows the means for both groups across six age groups. Caution must be observed when interpreting this table due to the low cell frequencies. However, it appears that the divorced are less satisfied than the widowed with their financial situation at each age category, although the difference approaches statistical significance (p = .057) only for the 60-64 age category.

When asked an open-ended question about what their biggest money worries were, the divorced responded with inflation (6), not enough for emergencies (5), not enough money (2), money will not last long enough (2), and no flexibility in spending (1). The widowed listed inflation (4), not enough for emergencies (2), not enough money (2), money will not last long enough (2), and fixed income (1). Four of the divorced and 9 of the widowed said they have no money worries.

The following shows in rank order the responses given to an open ended question about their worst fear of the future.

Divorced	Widowed
Dependency (8)	Dependency (11)
Death (3)	General health (3)
General health (2)	Concerns about children (2)
Loneliness (1)	Maintaining a positive attitude (1)
Having a purpose in life (1)	Collapse of the government (1)
Inflation (1)	Automobile problems (1)
No fears (1)	No fears (1)
No answer (1)	

Both groups are most fearful of becoming dependent and declining health. As for current aspects of their life that they find unsatisfactory, the divorced most often listed their children/family life, loneliness, financial needs and health, while the widowed mentioned loneliness, financial needs and children/family life. The following is the rank ordering of their responses:

Divorced	Widowed
Children/family (4)	Loneliness (4)
Loneliness (3)	Financial needs (3)
Financial needs (3)	Children/family (2)
Health (3)	Health (1)
Shopping/housework (1)	Retaining positive attitude (1)
Emotional needs (1)	Possibility of war (1)
Nothing (1)	Death of loved one (1)
No response (4)	Nothing (1)
	No response (6)

Both the divorced and the widowed listed children/family life as the most satisfying aspect of their life. Good health, not having to work and volunteer work were listed next by the divorced while the widowed listed religion, lack of pressure/time for hobbies and friends. The rank orderings are as follows:

Divorced	Widowed
Children/family (7)	Children/family (6)
Good health (3)	Religion (3)
Volunteer work (2)	Lack of pressure/time for hobbies (3)
Not having to work (2)	Friends (2)
Independence (1)	Independence (1)
Lack of pressure (1)	Good health (1)
Work (1)	No response (4)
Religion (1)	
No response (2)	

Dependency. This exploratory analysis seeks to determine answers to the following questions: 1) Are widowed and divorced elderly women dependent upon others for help in financial management?; 2) If so, upon whom are they dependent and what role do adult children play in financial management?; 3) Why do these respondents not make their own financial management decisions?; and 4) Are there differences in 1, 2 and 3 depending upon if the respondent is divorced rather than widowed.

The results indicate that both the widowed and divorced are highly independent. All respondents reported that they were only 0-25% dependent upon others for help in deciding how to spend their money. Consequently, they were not asked the other two questions concerning dependency. This finding would seem to support the finding reported above that although their incomes were relatively low, few divorced or widowed elderly were likely to either receive direct financial help or financial advice from their adult children, and their worst fear of the future is of becoming dependent.

IMPLICATIONS

The method of becoming single has some differential impacts during the later stages of life. Given the divorce trends, family professionals in the 1980s should be aware of these similarities and differences in order to promote positive well-being. Programs for the elderly may need to be

developed with the different needs of the divorced and widowed elderly in mind.

This analysis, which has controlled for effects of age, residence and length of time single, has revealed few differences. Divorced elderly are less likely to help their children financially, are less likely to exchange financial advice with their children, and when they do, it tends to be a two-way flow of communication. These divorced elderly had a lower income than did their widowed counterparts. This lack of exchange, especially with their low incomes, may reflect a lack of integration in an extended kin network or to strained relationships between the parents and children.

The divorced are less likely to indicate that they now have problems that they did not have while married. This may reflect more independence on their part, including more independent decision-making and self-reliance. This may especially be true if while they were married they saw their spouses as incompetent.

The divorced are less satisfied with their financial situations. This could well be due to their lower relative income. They also listed more money worries than did the widowed.

These data would suggest that the post-marriage elderly population as a whole share similar stresses and concerns. Factors such as extent and ranking of consumer concerns, degree of alienation, financial management dependency and powerlessness are common to both widowed and divorced elderly.

Probably the major discovery of this analysis is the similarity between the divorced and widowed elderly. It appears, to a large extent, that the way of becoming single post-marriage does not have effects independent of the fact of singlehood or aging. Comparisons with married, remarried and never married elderly can help specify this finding. It appears from

this preliminary analysis that divorced elderly, as a group, are not worse off except financially and perhaps kin system-wise, than are widowed. Further research with larger samples and more and better measures of physical, psychological, social and consumer well-being can provide more definitive answers.

TABLE 1

SELECTED CHARACTERISTICS OF THE SAMPLE

	Divorced	Widowed
Age $\bar{x}$	68.6	68.8
SD	7.48	7.02
range	60-90	60-88
Years post-marriage $\bar{x}$	19.8	19.5
SD	10.54	12.02
range	1-36	1-46
Age at divorce/widowhood $\bar{x}$	48.8	54.7
SD	13.76	11.32
range	29-85	43-78
Years married $\bar{x}$	18.3	26.5*
SD	10.07	11.81
range	3-38	9-60
Residence (n)		
Salt Lake City	5	3
Denver	9	9
Southern Utah	4	4
Southewestern Montana	2	4
Annual income $\bar{x}$	$4849	$6543
SD	2349	2914
range		
Employed (n)		
Yes	5	5
No	15	15
Retired (n)		
Yes	17	17
No	3	3

	Divorced	Widowed
Education (n)		
< High school	5	3
High school, tech school, some college	10	9
College	3	5
Graduate degree	2	3
Husband's education (n)		
< High school	6	3
High school, tech school, some college	8	13
College	0	0
Graduate degree	3	3
na	3	1
Occupation (n)		
White collar	6	8
Blue collar	13	9
na	1	3
Husband's occupation (n)		
White collar	5	9
Blue collar	11	10
na	4	1
Husband retired at time of divorce/ widowhood (n)		
Yes	4	3
No	15	17
na	1	0
Religion (n)		
Protestant	9	6
Mormon	6	6
Catholic	2	7
Jewish	0	1
none	3	0

*$p < .05$

TABLE 2

SATISFACTION WITH LIFE AND FINANCIAL SITUATION

AT CURRENT AGE, FOR DIVORCED AND WIDOWED

(mean scores and n's)

	Satisfaction with Life					
	Age					
	60-64	65-69	70-74	75-79	80-84	85-94
Divorced	3.42 (7)	3.86 (7)	4.50 (2)	4.67 (3)	---	2.00 (1)
Widowed	4.00 (6)	4.00 (7).	4.00 (4)	4.00 (1)	5.00 (1)	5.00 (1)
	Satisfaction with Financial Situation					
Divorced	2.57 (7)	3.14 (7)	3.50 (2)	4.33 (3)	---	2.00 (1)
Widowed	*3.83 (6)	3.43 (7)	3.75 (4)	5.00 (1)	3.00 (1)	5.00 (1)

*$p = .057$

TABLE 3

RANKING OF CONSUMER CONCERNS BY MEAN SCORES FOR DIVORCED AND WIDOWED ELDERLY

	$\bar{x}$'s		Ranks	
Consumer Concern	Divorced	Widowed	Divorced	Widowed
Utilities	1.95	1.90	1.0	1.0
Dental	1.65	1.40	2.0	16.5
Housing	1.55	1.25	3.5	22.5
Leisure and Recreation	1.55	1.30	3.5	20.0
Clothing	1.50	1.50	6.0	12.0
Food	1.50	1.55	6.0	8.0
Telephone	1.50	1.40	6.0	16.5
Home Repairs	1.40	1.65	10.5	4.5
Government Services	1.40	1.60	10.5	6.0
Medical Services	1.40	1.50	10.5	12.0
Eye Care	1.40	1.65	10.5	4.5
Automobile	1.40	1.85	10.5	2.0
Taxes	1.40	1.55	10.5	8.0
Appliance Repairs	1.35	1.15	16.5	27.0
Public Transportation	1.35	1.45	16.5	15.0
Health and Hospitalization Insurance	1.35	1.75	16.5	3.0
Prescription Drugs	1.35	1.50	16.5	12.0
Home Security	1.35	1.50	16.5	12.0
Social Security	1.35	1.35	16.5	18.0
Legal Services	1.30	1.20	20.0	25.0
Auto Insurance	1.25	1.50	22.0	12.0
Hearing Care	1.25	1.30	22.0	20.0
Estate Planning	1.25	1.30	22.0	20.0
Non-Prescription Drugs	1.20	1.20	24.0	25.0
Home Owner's/Renter's Insurance	1.15	1.55	25.0	8.0
Mail Orders	1.10	1.10	27.0	29.5
Life Insurance	1.10	1.25	27.0	22.5
Pets	1.10	1.10	27.0	29.5
Banking Services	1.05	1.20	29.0	25.0
Credit	1.00	1.05	31.0	32.0
Investments	1.00	1.10	31.0	29.5
Private Pensions	1.00	1.10	31.0	29.5

$r = .637$; $p < .01$

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